

DSTV

No Cert

(Official Form 1)(12/01)

<b>FORM BI</b>		<b>United States Bankruptcy Court</b>		<b>Voluntary Petition</b>	
		<b>District of New Jersey</b>			
Name of Debtor (if individual, enter Last, First, Middle): O'NEIL, Patrick, J.			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):		
Soc. Sec./Tax I.D. No. (if more than one, state all): 155-54-4150			Soc. Sec./Tax I.D. No. (if more than one, state all):		
Street Address of Debtor (No. & Street, City, State & Zip Code): 300 Third Avenue, room 2 Bradley Beach, NJ 07720			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: Monmouth			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): same as above			Mailing Address of Joint Debtor (if different from street address):		
Location of Principal Assets of Business Debtor (if different from street address above): same as above					

**Information Regarding the Debtor (Check the Applicable Boxes)**

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor (Check all boxes that apply)**

- ☒ Individual(s) ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other \_\_\_\_\_

**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)**

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ Sec. 304 - Case ancillary to foreign proceeding

**Nature of Debts (Check one box)**

- ☒ Consumer/Non-Business ☐ Business

**Chapter 11 Small Business (Check all boxes that apply)**

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Filing Fee (Check one box)**

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)  
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information (Estimates only)**

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

1-15

16-49

☐☒**Estimated Assets**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1 million or more
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Estimated Debts**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1 million or more
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey

RECEIPT

Case # 03-49053 TKCF

Chapter 7

# 000201004 - BH

Filed: 9:58 AM, 12/02/03

Trenton

02:48 PM, December 03, 2003

Judge: Kathryn C. Ferguson

Trustee: Daniel E. Straffi

Debtor(s):

Patrick J O'Neil

Code	Qty	Amount
07IT	1	\$15.00
NF	1	\$39.00
07IN	1	\$146.00

**First Meeting of Creditors**

03:00 PM, December 30, 2003  
Trenton - chapter 7  
U.S. Courthouse  
402 East State Street, Room 129  
Trenton, NJ 08608-1507

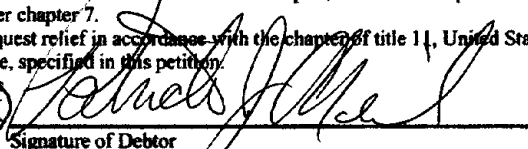

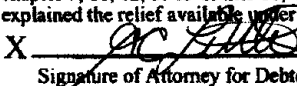

**ORIGINAL****TOTAL PAID: \$200.00**

From: Patrick J O'Neil  
300 Third Ave, Room 2  
Bradley Beach, NJ 07720-0000

3

(Official Form 1)

FORM BI, Page 2

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): O'NEIL, Patrick J.	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed:	not applicable	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor:	none known	Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. <div style="margin-top: 10px;"><input checked="" type="checkbox"/>  Signature of Debtor</div> <div style="margin-top: 10px;"><input type="checkbox"/> Signature of Joint Debtor</div> <div style="margin-top: 10px;">Telephone Number (If not represented by attorney) _____ Date _____</div>		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<div style="margin-top: 10px;"><input checked="" type="checkbox"/>  Signature of Attorney for Debtor(s) Anna C. Little, Esq.</div> <div style="margin-top: 10px;">Printed Name of Attorney for Debtor(s) Anna C. Little, Esq.</div> <div style="margin-top: 10px;">Firm Name 97 Navesink Avenue, P.O. Box 382</div> <div style="margin-top: 10px;">Address Highlands, NJ 07732</div> <div style="margin-top: 10px;">(732) 708-1309</div> <div style="margin-top: 10px;">Telephone Number 10/10/2003</div> <div style="margin-top: 10px;">Date _____</div>		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <div style="margin-top: 10px;"><input checked="" type="checkbox"/>  Signature of Attorney for Debtor(s)      Date _____</div>	
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. <div style="margin-top: 10px;"><input checked="" type="checkbox"/> Signature of Authorized Individual</div> <div style="margin-top: 10px;">Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date _____</div>		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. <div style="margin-top: 10px;">_____ Printed Name of Bankruptcy Petition Preparer</div> <div style="margin-top: 10px;">_____ Social Security Number</div> <div style="margin-top: 10px;">_____ Address</div> <div style="margin-top: 10px;">Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  <div style="margin-top: 10px;"><input checked="" type="checkbox"/>  Signature of Bankruptcy Petition Preparer _____ Date _____</div></div> <div style="margin-top: 10px;">A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</div>			

FORM B6-Cont.  
(6/90)

# UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Patrick J. O'NEIL

Debtor

Case No.

(If known)

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	4	\$ 1,147.48		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 2,300.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 95,499.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,267.35
J - Current Expenditures of Individual Debtor(s)	Yes	15			\$ 2,441.33
Total Number of Sheets of ALL Schedules ➤		35			
			Total Assets ➤	\$ 1,147.48	
			Total Liabilities ➤	\$ 97,799.22	

FORM B6A  
(6/90)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
none				

Total ▶ 0.00  
(Report also on Summary of Schedules.)

FORM B4B  
(10/89)

In re Patrick J. O'NEIL

Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D W I F E J O I N T C O M M U N I T Y	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				\$ 20.00
2. Checking, savings or other finan- cial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.				\$ 0.00
3. Security deposits with public util- ities, telephone companies, land- lords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X	Residence is a rental furnished room.		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		assorted casual clothing		\$ 500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photo- graphic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

FORM B6B-Cont.  
(10/89)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	MARKED, WRITTEN, OR ON CURRENT	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension: Automatic Sprinkler Ind. Local 669, not available until age 59 1/2.		\$ 0.00
12. Stock and interests in incorpo- rated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non- negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercis- able for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliqui- dated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

FORM B6B-cont.  
(10/89)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	DEBTOR'S INTEREST IN PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Nissan Frontier 37,000 miles \$14,907.52 current loan principal		\$ 15,735.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
1 continuation sheets attached				Total \$ 1147.48

(Include amounts from any continuation  
sheets attached. Report total also on  
Summary of Schedules.)

FORM B6C  
(6/90)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- ☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand	11 U.S.C. 522(b)(1)	\$ 20.00	\$ 20.00
Clothing	11 U.S.C. 522(b)(1)	\$ 500.00	\$ 500.00
2002 Nissan Frontier 37,000 miles	11 U.S.C. 522(b)(1)	\$ 627.48	\$ 15,735.00
Pension	11 U.S.C. 522(b)(1)	not yet vested	not yet vested



FORM 86D  
(6/90)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
<div style="display: flex; justify-content: space-between;"> <div>                     _____ continuation sheets attached                 </div> <div>                     Subtotal &gt; (Total of this page)                 </div> <div>                     \$                 </div> </div>								
<div style="display: flex; justify-content: space-between;"> <div>                     Total &gt; (Use only on last page)                 </div> <div>                     \$                 </div> </div>								

(Report total also on Summary of Schedules)

DKE  
(Rev. 4/01)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

BGE  
(Rev. 4/01)

In re Patrick J. O'NEILL

Debtor

Case No. \_\_\_\_\_

(if known)

☒ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_ continuation sheets attached

FORM B6E - Cont.  
(10/89)

In re Patrick O'Neil  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

Gov't Fines/Child Support

**TYPE OF PRIORITY**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 05728 Monmouth County Probation Monument Park Freehold, NJ 07728			VCCB assessment				\$ 50.00	\$ 50.00
ACCOUNT NO. 05728 Monmouth County Probation Monument Park Freehold, NJ 07728			Fine				\$ 200.00	\$ 200.00
ACCOUNT NO. Cynthia Capello P.O. Box 1251 Granby, CO 80446			Support/Maintenance Obligation				\$ 950.00	\$ 950.00
ACCOUNT NO. Cynthia Capello P.O. Box 1251 Granby, CO 80446			Unreimbursed Medical Expenses				\$ 1,100.00	\$1,100.00
ACCOUNT NO.								

Sheet no. 1 of 1 sheets attached to Schedule of Creditors  
Holding Priority Claims

Subtotal > \$  
(Total of this page) \$ 2,300.00  
Total > \$  
(Use only on last page of the completed Schedule E.)  
(Report total also on Summary of Schedules)

FORM B6F (Official Form 6F) (9/97)

In re Patrick J. O'NEIL  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5424180897423148 Citicards Sioux Falls, SD			8/12/2003 and prior dates				\$ 10,798.11
ACCOUNT NO. RBK37 R237190 Budget 6 Newmann Springs Red Bank, NJ			8/11/2003				\$ 882.60
ACCOUNT NO. 6011001760224982 Discover Wilmington DE			7/30/2003 and prior dates				\$ 8,854.47
ACCOUNT NO. 6011001240232803 Discover New Albany, OH			7/30/2003 and prior dates				\$ 7,898.68
_____continuation sheets attached			Subtotal >				\$ 26,988.86
			Total >				\$
							(Report also on Summary of Schedules)

FORM B6F - Cont.  
(10/89)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR	DEBATOR, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 43618  Silver Hill Hospital 208 Valley Road New Canaan, CT 06840			7/11/2003				\$ 6,763.24
ACCOUNT NO. 49207435-1/CM  Riverview Medical Center PO Box 34020 Newark, NJ 07189			7/5/2003				\$ 782.50
ACCOUNT NO. 490207435-1/CM 155544150  Riverview Medical Center PO Box 34020 Newark, NJ 07189			2/22/2003				\$ 201.50
ACCOUNT NO. C64654 1300274393  Keystone Financial Serv PO Box 730 Allenwood, NJ 08720-0730			3/2/2003				\$ 540.98
ACCOUNT NO. 2300150887  Meridian Health System P.O. Box 397 Neptune, NJ 07754-0397			2/22/2003				\$ 1,168.37

Sheet no. \_\_\_ of \_\_\_ sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 9,456.59  
(Total of this page)

Total > \$ \_\_\_\_\_

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

FORM 86F - Cont.  
(10/89)

In re Patrick O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR	REMARKS, WHEN, AMT., OR CURRENCY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1300274393 Meridian Health System P.O. Box 397 Neptune, NJ 07754-0397			3/2/2003				\$ 530.00
ACCOUNT NO. 741 John J. Verdon, Jr. MDPA 535 Sycamore Avenue Shrewsbury, NJ 07702			7/8/2003				\$ 1,190.00
ACCOUNT NO. 21345 Central Jersey Pulmonary Medicine PC, POB 284 Wickatunk, NJ 07765-0284			2/23/2003				\$ 140.00
ACCOUNT NO. 2200236358 Red Bank Radiologists PO Box 476 Red Bank, NJ 07701-0476			7/22/2002				\$ 335.00
ACCOUNT NO. NTE13002743931 Tidal Emergency Phys. PO Box 41433 Philadelphia, PA 19101-1433			3/02/2003				\$404.00

Sheet no. \_\_\_\_ of \_\_\_\_ sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 2,599.00  
(Total of this page)  
Total > \$ \_\_\_\_\_  
(Use only on last page of the completed Schedule E.)  
(Report total also on Summary of Schedules)

FORM B6F - Cont.  
(10/89)

In re Patrick O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	HUSBAND, WIFE, JUNT, OR CONSORT	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 24987521 Emerg. Med. Associates P.O. Box 717 Livingston, NJ 07039			3/2/2003				\$225.00
ACCOUNT NO. 27105921 Emerg. Med. Associates P.O. Box 717 Livingston, NJ 07039			8/8/2003				\$225.00
ACCOUNT NO. 0883053921 CCS Ocean, Inc. PO Box 729 Red Bank, NJ 07701			12/18/2002				\$ 11,414.50
ACCOUNT NO. 0883053921 MonmouthMed/St.Barnabas PO Box 903 Oceanport, NJ 07757-0903			12/22/2002				\$11,414.50
ACCOUNT NO. 0883197623 MonmouthMed/St.Barnabas PO Box 903 Oceanport, NJ 07757-0903			7/21/2003-7/25/2003				\$572.77

Sheet no. \_\_\_\_ of \_\_\_\_ sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 23,851.77  
(Total of this page)  
Total > \$ \_\_\_\_\_  
(Use only on last page of the completed Schedule E.)  
(Report total also on Summary of Schedules)



FORM B6F - Cont.  
(10/89)

In re Patrick O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBETOR	DEBAND, WIFE, JEST, OR COMPANY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0883211422 MonmouthMed/St.Barnabas PO Box 903 Oceanport, NJ 07757-0903			8/8/2003				\$ 992.00
ACCOUNT NO. 1011154099 Sovereign Bank PO Box 12646 Reading PA 19612			7/15/2003 and prior dates				\$ 709.72
ACCOUNT NO. 134334 CenterState Collections P.O.Box 18876 Newark,NJ 07191-8876			6-23-03 and dates prior				\$ 335.00
ACCOUNT NO.372373857552005 American Express Weston, FL			7/21/2003 and dates prior				\$ 6,719.70
ACCOUNT NO. 372373857552005 Optima/American Express Ft. Lauderdale, FL			8/28/2003 and dates prior				\$ 238.00

Sheet no. \_\_\_\_ of \_\_\_\_ sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 8,477.11  
(Total of this page)  
Total > \$

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

FORM B6F - Cont.  
(10/89)

In re Patrick O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	REMARKS, WITH JUDG. OR COMMENT	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7812602267587570  Capital One 1957 Westmoreland Rd. Richmond VA 23276-5617			8/28/2003 and dates prior				\$15,230.93
ACCOUNT NO. 261626852  Victoria Secret Columbus, OH			9/21/2003				\$63.16
ACCOUNT NO. 4266851012467764  Bank One Wilmington, DE			9/18/2003 and dates prior				\$ 6,431.80
ACCOUNT NO.  Enterprise Eatontown, NJ							\$ 2,400.00
ACCOUNT NO.  							

Sheet no. \_\_\_\_ of \_\_\_\_ sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 24,125.89  
(Total of this page)  
Total ► \$ \_\_\_\_\_  
(Use only on last page of the completed Schedule E.)  
(Report total also on Summary of Schedules)

B6G  
(10/89)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(if known)

### **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H  
(6/90)

In re Patrick J. O'NEIL,  
Debtor

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Patricia O'NEIL 756 Ocean Blvd. Apt 37 West End Long Branch, NJ	

FORM 861  
(6/99)

In re Patrick J. O'NEIL

Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married-Separated Divorce Pending	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES none	AGE	RELATIONSHIP
<b>Employment:</b>		<b>DEBTOR</b>	
Occupation plumber			
Name of Employer Bob Nelson plumbing & heating			
How long employed 9 days			
Address of Employer Sunset Avenue Ocean Twp, NJ			
		<b>SPOUSE</b>	

**Income:** (Estimate of average monthly income)  
Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)  
Estimated monthly overtime

DEBTOR SPOUSE

\$ 2924.00 \$  
\$ \$

SUBTOTAL

\$ 2924.00 \$

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify: \_\_\_\_\_)

\$ \$  
\$ 250.00 \$  
\$ 19.00 \$  
\$ \$

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 656.53 \$

TOTAL NET MONTHLY TAKE HOME PAY

\$ 2267.35 \$

Regular income from operation of business or profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

Social security or other government assistance

(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

\$ \$  
\$ \$  
\$ \$  
\$ \$  
\$ \$  
\$ \$  
\$ \$  
\$ \$  
\$ \$

TOTAL MONTHLY INCOME

\$ 2267.35 \$

TOTAL COMBINED MONTHLY INCOME \$ \_\_\_\_\_

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J  
(6/98)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 500.00
Are real estate taxes included? Yes <u>x</u> No _____	
Is property insurance included? Yes _____ No <u>x</u>	
Utilities Electricity and heating fuel	\$ 0.00
Water and sewer	\$ 0.00
Telephone	\$ 65.00
Other _____	\$ -----
Home maintenance (repairs and upkeep)	\$ 0.00
Food	\$ 350.00
Clothing	\$ 100.00
Laundry and dry cleaning	\$ 25.00
Medical and dental expenses	\$ 150.00
Transportation (not including car payments)	\$ 130.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 100.00
Charitable contributions	\$ 50.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 283.33
Other _____	\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ 0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ 338.00
Other _____	\$ 0.00
Other _____	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 350.00+medical
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other _____	\$ 0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$ 2,441.33</b>

### [FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____ (interval)	\$ _____

Form B6-Cont.  
(12/94)

In re Patrick J. O'NEIL  
Debtor

Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 38 (Total shown on summary page plus 1) sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 11/1/2003

Signature: [Signature]  
Debtor

Date \_\_\_\_\_

Signature: \_\_\_\_\_  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_ Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date \_\_\_\_\_

Signature: \_\_\_\_\_

\_\_\_\_\_  
[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 8B (Official Form 8)  
(9/97)

**Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**  
[Caption as in Form 16B]

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. *Property to Be Surrendered.*

Description of Property

Creditor's name

*none*

b. *Property to Be Retained*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>clothing pension 2002 Nissan</i>		<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>		

Date: *11/1/2003*

*[Signature]*  
Signature of Debtor

**CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*



Form 7  
(9/00)

**FORM 7. STATEMENT OF FINANCIAL AFFAIRS**  
**UNITED STATES BANKRUPTCY COURT**

**DISTRICT OF** New Jersey

In re: Patrick J. O'NEIL  
(Name)  
Debtor

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

☐ **None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE (if more than one)
\$ 5,272.90	2003	10 wks employment
\$ 8,000.00	2003	unemployment
\$ 6,679.20	2002	Wonder Fire Protection
\$ 2,000.00	2002	Alert Fire Sprinkler

2

**2. Income other than from employment or operation of business**

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**3. Payments to creditors**

None  
☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTS

AMOUNT  
PAID

AMOUNT  
STILL OWING

None  
☒

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR  
AND RELATIONSHIP TO DEBTOR

DATE OF  
PAYMENT

AMOUNT  
PAID

AMOUNT  
STILL OWING

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

None  
☒

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION  
AND VALUE OF  
PROPERTY

#### 5. Repossessions, foreclosures and returns

None  
☒

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

#### 6. Assignments and receiverships

None  
☒

- a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

None  
☒

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CUSTODIAN

NAME AND LOCATION  
OF COURT  
CASE TITLE & NUMBER

DATE OF  
ORDER

DESCRIPTION  
AND VALUE OF  
PROPERTY

4

**7. Gifts**

None  
☒

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

**8. Losses**

None  
☒

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

**9. Payments related to debt counseling or bankruptcy**

None  
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Anna C. Little, Esq.	10/10/2003	\$250.00

**10. Other transfers**

None  
☒

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

5

**11. Closed financial accounts**

None  
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

**12. Safe deposit boxes**

None  
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------------	---

**13. Setoffs**

None  
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

**14. Property held for another person**

None  
☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

**15. Prior address of debtor**

710 7 Zlotkin Circle Freehold, NJ 07728	101 Navesink Avenue Highlands, NJ 07732
--	--

None ☐ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
710 7 Zlotkin Circle Freehold NJ--	Patrick J. O'NEIL--	
101 Navesink Ave(Rt 36) Highlands NJ--	Patrick J. O'NEIL--	

---

**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Patricia O'NEIL

---

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

---

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

---

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with

- ☒ respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
DISPOSITION

**18. Nature, location and name of business**

None  
☒

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	-------------------------	---------	--------------------	-------------------------------

None  
☒

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None  
☒

- a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None  
☒

- b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None  
☒

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None  
☒

- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

None  
☒

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None  
☒

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN  
OF INVENTORY RECORDS



**21. Current Partners, Officers, Directors and Shareholders**

None  
☒

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None  
☒

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

**22. Former partners, officers, directors and shareholders**

None  
☒

- a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None  
☒

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

**23. Withdrawals from a partnership or distributions by a corporation**

None  
☒

- If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

**24. Tax Consolidation Group.**

None  
☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION      TAXPAYER IDENTIFICATION NUMBER

---

**25. Pension Funds.**

None  
☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND      TAXPAYER IDENTIFICATION NUMBER

---

\* \* \* \* \*

11

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/1/2003

Signature   
of Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*[If completed on behalf of a partnership or corporation]*

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Print Name and Title \_\_\_\_\_

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_\_\_\_ continuation sheets attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571*

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_ Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.*

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re Patrick O'NEIL Debtor(s) Case No. (If Known)

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
  - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 950.00
  - (b) prior to filing this statement, debtor(s) have paid \$ 950.00
  - (c) the unpaid balance due and payable is \$ 0.00
- (3) \$ of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
none other.
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
none other.
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:  
none.
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
none.

Dated: 11-1-2003

Respectfully submitted, [Signature] Attorney for Petitioner

Attorney's name and address



Ms. Anna Little  
97 State Rt. 36, POB 382  
Highlands, NJ 07732

BK 122  
(8/84)

# United States Bankruptcy Court

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

**Chapter 7—Liquidation, or**  
**Chapter 11—Reorganization, or**  
**Chapter 13—Adjustment of Debts of an Individual**  
**with Regular Income**

If you have any questions regarding the information contained in this notice, you should consult with your attorney.

**Clerk of Court**

## ACKNOWLEDGMENT

I hereby certify that I have read this notice.

DATED: 11/1/2003

  
Debtor

Joint Debtor, if any

**INSTRUCTIONS:** If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

Petition Cards Page 28 of 40

P.O. Box 6500  
Sioux Falls, SD 57117

Budget  
6 Newman Springs Road  
Red Bank, NJ 07701

Discover Platinum  
P.O. Box 15192  
Wilmington, DE 19850-5192

Silver Hill Hospital  
208 Valley Road  
New Canaan, CT 06840

Riverview Medical Center MBH  
P.O. Box 34020  
Newark, NJ 07189

Discover Financial Services Inc.  
P.O. Box 3008  
New Albany, OH 43054-3008

Keystone Financial Services  
P.O. Box 730  
Allenwood, NJ 08720-0730

Meridian Health System  
P.O. Box 397  
Neptune, NJ 07754-0397

Central Jersey Pulmonary Medicine, P.C.  
P.O. Box 284  
Wickatunk, NJ 07765-0284

Red Bank Radiologists, P.A.  
P.O. Box 476  
Red Bank, NJ 07701-0476

Tidal Emergency Physicians  
P.O. Box 41433  
Philadelphia, PA 19101-1433

Emergency Medical Associates  
P.O. Box 717  
Livingston, NJ 07039

CCS Ocean, Inc.  
P.O. Box 729  
Red Bank, NJ 07701

St. Barnabas Health Care System  
Monmouth Medical Center, P.O. Box 903  
Oceanport, NJ 07757-0903

Petition Sovereign Bank  
P.O. Box 12646  
Reading, PA 19612

Center State Collections Co. Inc.  
P.O. Box 18876  
Newark, NJ 07191-8876

American Express  
P.O. Box 7863  
Ft Lauderdale, FL 33329-7863

American Express  
P.O. Box 5207  
Ft. Lauderdale, FL 33310-5207

American Express, US Payment FL  
2965 W. Corporate Lakes Boulevard  
Weston, FL 33331-3626

Capital One Services Inc.  
1957 Westmoreland Road  
Richmond, VA 23276-5617

Capital One Services  
P.O. Box 85015  
Richmond, VA 23285-5015

Victoria's Secret Customer Service  
P.O. Box 182128  
Columbus, OH 43218-2128

Bank One  
P.O. Box 8650  
Wilmington, DE 19899-8650

Monmouth County Probation  
Monument Park  
Freehold, NJ 07728

Enterprise Rental Car  
73 Main Street  
Eatontown, NJ 07724

Cynthia Capello  
PO Box 1251  
Granby, CO 80446

John J. Verdon, Jr., MD, PA  
535 Sycamore Avenue  
Shrewsbury, NJ 07702

*Anna C. Little, Esq.*

*Attorney at Law*

97 Navesink Ave, PO Box 382  
Highlands, NJ 07732  
(732) 708-1309 telephone  
(732) 708-1285 facsimile

*AnnaLittle@mac.com*

*Council Woman, Borough of Highlands*

*Admitted NJ Bar  
Admitted PA Bar*

November 26, 2003

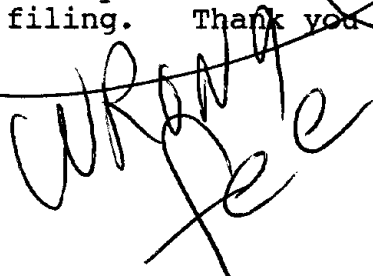
Clerk of US Bankruptcy Court  
District of New Jersey, Trenton Division  
402 East State Street  
Trenton, NJ 08608-1507

Re: BNK-NJ-3565-2003  
Patrick J. O'Neil

Dear Clerk:

Enclosed please find original and six (6) copies of Voluntary  
Petition in Bankruptcy, Creditors Matrix and money order in amount  
of \$200.00 for your filing fee.

Kindly return the return copy marked filed with the date of  
filing. Thank you in advance for your cooperation.



Very Truly Yours,

*Anna C. Little, Esq.*

Anna C. Little, Esq.

ACL/al

Encl.: Original + 6 petition, matrix, money order \$200  
cc: Patrick O'Neil  
VIA CERTIFIED MAIL